

Information to identify the case:			
Debtor 1	Theodore R. Albertine		
	First Name	Middle Name	Last Name
Debtor 2	Crystal D. Albertine		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	15-10775-TPA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Theodore R. Albertine

Crystal D. Albertine

12/11/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Theodore R. Albertaine
Crystal D. Albertaine
Debtor(s)

Case No. 15-10775-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: nsha

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Date Rcvd: Dec 11, 2020

Form ID: 3180W

Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Theodore R. Albertaine, Crystal D. Albertaine, 17 Fulton Road, Shippensburg, PA 16254-1601
cr	+ NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, P.O. BOX 9013, Addison, TX 75001-9013
cr	+ NewRez LLC, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
14080719	+ Allied Interstate, 570004099062, PO Box 4000, Warrenton, VA 20188-4000
14080723	+ Charlotte B. Shafer, 8 Burma Road, Drums, PA 18222-2822
14080724	+ Clarion County Sheriff's Office, Clarion County Courthouse, 421 Main Street, Clarion, PA 16214-1087
14080725	+ David A. Shafer, 8 Burma Road, Drums, PA 18222-2822
15159346	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14080729	Northland Group, Inc., F93793534, PO Box 390846, Minneapolis, MN 55439-0846
14080732	Udren Law Offices, PC, Woodcrest Corporate Cntr, 111 Woodcrest Road, Ste 200, Cherry Hill, NJ 08003-3620

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 12 2020 05:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 12 2020 03:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 12 2020 05:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 12 2020 03:10:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14080722	+ EDI: CAPITALONE.COM	Dec 12 2020 05:38:00	Capital One Bank, USA, NA, PO Box 30281, Salt Lake City, Utah 84130-0281
14109663	+ Email/Text: bankruptcy@cavps.com	Dec 12 2020 03:10:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14080726	EDI: DISCOVER.COM	Dec 12 2020 05:38:00	Discover Bank, PO Box 15316, Wilmington, Delaware 19850-5316
14087834	EDI: DISCOVER.COM	Dec 12 2020 05:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14080727	+ EDI: HFC.COM	Dec 12 2020 05:38:00	HSBC Bank Nevada, PO Box 5253, Carol Stream, IL 60197-5253
14080728	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 12 2020 03:33:19	LVNV Funding LLC, xxxxx8490, PO Box 10497, Greenville, , SC 29603-0497
14150249	Email/PDF: resurgentbknofications@resurgent.com		

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		Dec 12 2020 03:33:19	LVNV Funding, LLC its successors and assigns as, assignee of Vion Holdings LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14098644	Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 12 2020 03:10:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14080730	+ Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 12 2020 03:10:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
14080731	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 12 2020 03:33:24	Resurgent Capital Services, LP, PO Box 10826, Greenville, SC 29603-0826
TOTAL: 14			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr		PNC Bank, National Association
14080720		American Education Services
14080721		Harrisburg, PA 17130-0001
cr	*	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826

TOTAL: 4 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
David Neeren	on behalf of Creditor PNC Bank National Association dneeren@rasnj.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Lauren Berschler Karl	on behalf of Creditor PNC Bank National Association lkarl@rascrane.com, lbkarl03@yahoo.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	

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cmecf@chapter13trusteedpa.com

Sindi Mncina

on behalf of Creditor NewRez LLC smncina@rascrane.com

Stephen William French

on behalf of Debtor Theodore R. Albertine sfrenchesq@yahoo.com linda@stephenfrenchlaw.com

Stephen William French

on behalf of Joint Debtor Crystal D. Albertine sfrenchesq@yahoo.com linda@stephenfrenchlaw.com

TOTAL: 10